

BNB FINANCIAL SERVICES CORPORATION

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 1398973	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$377	\$357	-5.3%		
Loans	\$297	\$260	-12.3%		
Construction & development	\$3	\$1	-67.3%		
Closed-end 1-4 family residential	\$13	\$15	21.4%		
Home equity	\$3	\$1	-70.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$12	\$9	-25.0%		
Commercial real estate	\$245	\$217	-11.6%		
Unused commitments	\$2	\$3	31.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$23	77610.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$56	\$44	-21.9%		
Cash & balances due	\$17	\$18	5.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$336	\$314	-6.6%		
Deposits	\$323	\$305	-5.7%		
Total other borrowings	\$9	\$4	-54.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$41	\$43	5.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	11.3%	--		
Tier 1 risk based capital ratio	14.0%	17.0%	--		
Total risk based capital ratio	15.3%	18.2%	--		
Return on equity ¹	3.9%	-2.9%	--		
Return on assets ¹	0.4%	-0.3%	--		
Net interest margin ¹	3.1%	2.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	22.6%	20.2%	--		
Loss provision to net charge-offs (qtr)	76.1%	53.9%	--		
Net charge-offs to average loans and leases ¹	0.8%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	74.4%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	11.9%	15.7%	0.7%	2.6%	--
Home equity	11.6%	12.9%	0.0%	10.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	19.2%	28.1%	0.5%	1.6%	--
Commercial real estate	10.9%	10.1%	0.2%	0.1%	--
Total loans	11.9%	11.5%	0.2%	0.3%	--